

United States Bankruptcy Court
Eastern District of Virginia
600 Granby St., Room 400
Norfolk, VA 23510

Case Number 12-73667-FJS
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Matthew Paul Ricciardi
3122 Radcliffe Lane
Chesapeake, VA 23321

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-8491

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

Matthew Paul Ricciardi is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: December 10, 2012

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Matthew Paul Ricciardi
 Debtor

Case No. 12-73667-FJS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-8

User: admin
 Form ID: B18

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 Total Noticed: 43

Date Rcvd: Dec 11, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2012.

db
 11346575 +Matthew Paul Ricciardi, 3122 Radcliffe Lane, Chesapeake, VA 23321-4353
 11346576 BCC Financial Management, P.O. Box 590097, Fort Lauderdale, FL 33359-0097
 11346577 +Budzik & Dynia, LLC, 4849 N. Milwaukee Avenue, Suite 801, Chicago, IL 60630-2680
 11346578 +Center for Arthri. & Rheumatic, 816 A Greenbrier Circle, A, Chesapeake, VA 23320-3338
 11346580 Central Credit Services, P.O. Box 15118, Jacksonville, FL 32239-5118
 11346581 +Chesapeake Juvenile and, Domestic Court, 301 Albemarle Drive, Chesapeake, VA 23322-5501
 11346581 +County of Isle White, Treasurer's Office, PO Box 79, Isle of Wight, VA 23397-0079
 11346583 +Dominion Law Associates, 222 Central Park Ave Suite 210, PO Box 62719,
 Virginia Beach, VA 23466-2719
 11346584 Empi, P.O. Box 71519, Chicago, IL 60694-1519
 11346586 +Fine, Fine, Legum & McCracken, 2101 Parks Ave, Ste 300, Virginia Beach, VA 23451-4136
 11346587 GC Financial Corp, 2601 NW Espressway, Ste 1000, Oklahoma City, OK 73112-7236
 11346588 +Glasser & Glasser, P.O. Box 3400, Norfolk, VA 23514-3400
 11346589 +Health Center @ Harbour View, 5818 Harbour View Blvd, #100, Suffolk, VA 23435-3315
 11346591 +ISPC, 1115 Gunn Hwy, PMB #122, Odessa, FL 33556-5328
 11346590 +In Motion Physical Therapy, 3300 High St, Ste 1A, Portsmouth, VA 23707-3321
 11346592 Lab Corp of America, P.O. Box 2240, Burlington, NC 27216-2240
 11346593 +Management Services, Inc., P.O. Box 1099, Langhorne, PA 19047-6099
 11346594 +Maryview Medical Center, 3636 High Street, Portsmouth, VA 23707-3270
 11346595 +Midgette Family Dentistry, 3326 Taylor Rd, Ste 100, Chesapeake, VA 23321-2518
 11346596 Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210
 11346597 Northstar Location Services, 4285 Genesee St, Buffalo, NY 14225-1943
 11346601 +PNC Mortgage, 3232 Newmark Drive, Miamisburg, OH 45342-5433
 11346600 PNC Mortgage, P.O. Box 1820, Dayton, OH 45401-1820
 11346598 Patient First, P.O. Box 758941, Baltimore, MD 21275-8941
 11346604 Spinella, Owings & Shaia, PC, 8550 Mayland Drive, Richmond, VA 23294-4704
 11346605 +Stonebridge School, P.O. Box 9247, Chesapeake, VA 23321-9247
 11346606 +SunTrust, P.O. Box 791250, Baltimore, MD 21279-1250
 11346608 +Tanglewood Sq. Roanoke Ptnship, c/o EDM Realty Partners, 805 Third Avenue, 9th Floor,
 New York, NY 10022-7563
 11346609 +Tiffany & Tiffany, 770 Independence Cir., Ste 200, Virginia Beach, VA 23455-6452
 11346610 +Vector Security, 2805 N. Parham Road, Suite 500, Richmond, VA 23294-4453
 11346611 +Virginia Ortho Spine Spec, 7007 Harbourview Blvd, Ste 108, Suffolk, VA 23435-2719
 11346612 Vital Recovery Services, Inc, PO Box 923748, Norcross, GA 30010-3748

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

11346571 EDI: GMACFS.COM Dec 12 2012 03:18:00 Ally, P.O.Box 9001951, Louisville, KY 40290-1951
 11346572 EDI: GMACFS.COM Dec 12 2012 03:18:00 Ally, P.O. Box 380902, Minneapolis, MN 55438-0902
 11346574 +E-mail/Text: bankruptcy@bbandt.com Dec 12 2012 04:10:22 BB&T Recovery, 4251 Fayetteville,
 Lumberton, NC 28358-2678
 11346573 EDI: BANKAMER.COM Dec 12 2012 03:18:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886-5019
 11346579 EDI: CHASE.COM Dec 12 2012 03:33:00 Chase, P.O. Box 15153, Wilmington, DE 19886-5153
 11346582 EDI: DISCOVER.COM Dec 12 2012 03:33:00 Discover, P.O. Box 30943,
 Salt Lake City, UT 84130-0000
 11346585 +E-mail/Text: BKNOTICES@EAFLLC.COM Dec 12 2012 05:02:31 Equitable Ascent Financial,
 1120 W. Lake Cook Rd, Ste A, Buffalo Grove, IL 60089-1970
 11346599 +EDI: PINNACLE.COM Dec 12 2012 03:33:00 Pinnacle Financial Group, 7825 Washington Ave., S,
 Suite 310, Minneapolis, MN 55439-2424
 11346602 E-mail/Text: colleen.atkinson@rmscollect.com Dec 12 2012 04:37:52
 Receivables Management Systems, P.O. Box 8630, Richmond, VA 23226-0630
 11346603 EDI: RMSC.COM Dec 12 2012 03:18:00 Sam's Club, P.O. Box 530942, Atlanta, GA 30353-0942
 11346607 EDI: STFL.COM Dec 12 2012 03:33:00 SunTrust, P.O. Box 85041, Richmond, VA 23286-9072
 TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0422-8

User: admin
Form ID: B18

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.

District/off: 0422-8

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Form ID: B18

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2012 at the address(es) listed below:

Carolyn L. Camardo ch7clc@hjlw.com, va05@ecfcbis.com

Steve C. Taylor on behalf of Debtor Matthew Ricciardi bankruptcyattorney@call54legal.com,
bkparalegal@call54legal.com

TOTAL: 2